

REMARKS

Claims 22-37 are pending. Claims 1-21 were previously cancelled. No claim amendments have been made herein.

The specification is objected to under 35 U.S.C. § 112, first paragraph, as failing to support the subject matter set forth in the claims. Claims 22-37 are rejected under 35 U.S.C. § 112, first paragraph, as containing subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

Objection to the Specification under 35 U.S.C. § 112

The specification is objected to under 35 U.S.C. § 112, first paragraph, as failing to support the subject matter set forth in the claims. This objections is respectfully traversed.

The Examiner asserts that the specification does not provide an enabling disclosure to support the claimed steps of “automatically adjusting, by the computer, an annual percentage rate of the credit account based upon the user’s selection of the reward feature; and automatically adjusting, by the computer, the annual percentage rate of the credit account based upon the user’s selection of the account based service.” However, the originally-filed specification provides adequate support for these amendments. For example, the specification recites:

- “Fourth, traditional methods and systems for ordering credit cards do not allow an applicant to *select a plurality of services and options in exchange for a higher annual fee or APR*. Thus, an applicant who wishes to have *two or more services or options associated with a single card* cannot elect to do so *in exchange for paying a higher annual fee or APR*.” Page 3, lines 14-17 (emphasis added).
- “By allowing an applicant to select multiple services and options onto one card, the applicant may take advantage of special incentives offered by the issuing institution or its business partners, including a lower annual fee or a lower Annual Percentage Rate (“APR”). Alternatively, an applicant who values a plurality of other services, options and benefits may *pay a higher annual fee in exchange for that package of services, options and benefits*.” Page 5, lines 13-18 (emphasis added).
- “Third, the present invention allows an applicant to shop for a particular credit card and *make choices based on an increased annual fee and/or APR as calculated in real time*.” Page 5, lines 19-20 (emphasis added).

- “Thus, a potential credit card holder may temporarily *select a plurality of services and options, receive a calculated annual fee or APR* and then make *alternate selections in an effort to lower the annual fee or APR* before committing to a particular package of services, options and benefits on one card.” Page 6, lines 1-4 (emphasis added).
- “More specifically, card building system 2d requests information so that the *annual fee, APR, BT amount or APR for BT can be adjusted in view of the applicant's selection of a service, option or benefit* at block 31.” Page 15, lines 17-19 (emphasis added).
- “The card building subsystem 2d *updates the display by providing the updated annual fee, APR, BT and APR for BTs.*” Page 17, lines 13-15 (emphasis added).
- “By displaying the updated annual fee, APR, BT amount and the APR for BTs and returning control to the applicant at block 32, the applicant then is allowed to select and de-select services, view the corresponding changes made to the annual fee, APR, amount available for BTs and the APR for BTs, and *make adjustments to the credit card until the applicant is satisfied with the services, options and benefits associated with the card.*” Page 17, line 17 - page 18, line 1 (emphasis added).
- “Internal services are those provided to the card holder by the card issuing institution. Examples include *points or dollars towards the purchase of a new automobile (not affiliated with any particular car company), discounts on hotels and airline tickets, and discounts on purchases made* when using the credit card.” Page 19, line 20 - page 20, line 2 (emphasis added).
- “Options involve linking a service the applicant currently uses with the card issuing institution. Examples of linkable *services include checking accounts, electronic bill paying, electronic banking, investments and mortgages.* Thus, an applicant who has one or more of these services with the issuing institution may be *offered a lower annual fee, lower APR, a higher balance transfer amount or a lower APR on any balance transfer* in an effort to get the applicant to do more business with the issuing financial institution.” Page 20, line 19 - page 21, line 3 (emphasis added).

Thus, in view of at least these examples, the specification provides sufficient support for the language in the claims. Accordingly, it is respectfully requested that this objection be withdrawn.

Rejection of Claims 22-37 under 35 U.S.C. § 112

Claims 22-37 are rejected under 35 U.S.C. § 112, first paragraph, as containing subject matter which was not described in the specification in such a way as to reasonably convey to one

skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention. This rejection is respectfully traversed. On page 3 of the Office Action, the Examiner asserts that claims 22-37 are rejected under 35 U.S.C. § 112, first paragraph, for the reasons set forth in the objection to the specification. Accordingly, it is respectfully requested that this rejection be withdrawn for the reasons and adequate support shown above with respect to the objection to the specification.

CONCLUSION

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with the undersigned representative, in person or over the telephone, we welcome the opportunity to do so. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 19-3140.

Respectfully submitted,

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By: /Eric Sophir, Reg. No. 48,499/

Eric Sophir
Registration No. 48,499
SNR Denton US LLP
1301 K Street, NW
Suite 600, East Tower
Washington, DC 20005
(202) 408-6470